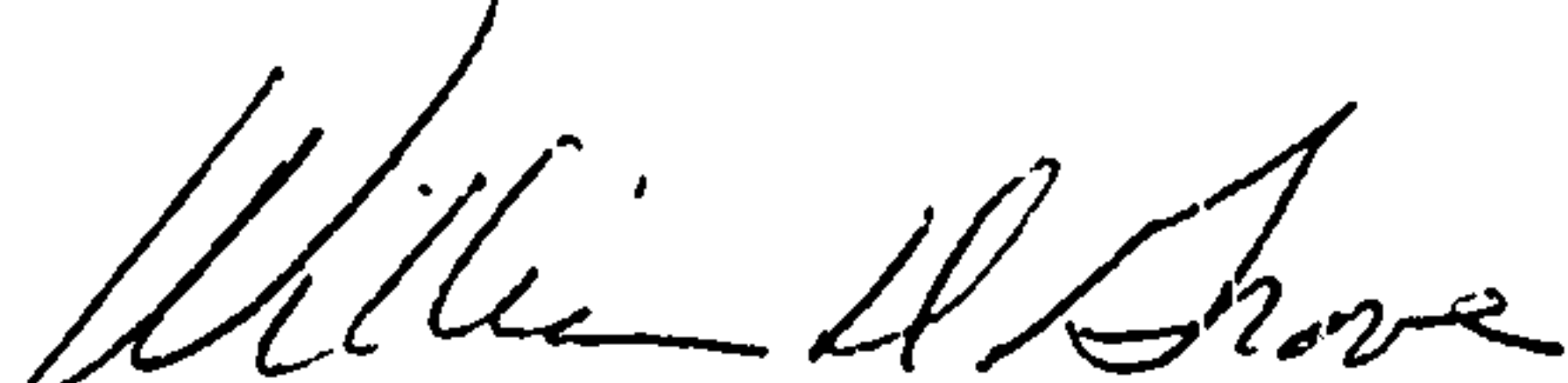


Osborn had been named originally as Acting Trustees.

IN TESTIMONY WHEREOF, the said VNB Mortgage Corporation hath on the 4th day of May, 1979, caused these presents to be signed by Robert D. Steele, Jr., its Assistant Vice President, attested by William D. Grove, its Assistant Secretary, and its corporate seal to be hereunto affixed; and doth hereby appoint I. Cooper and Dianne S. Osborn its true and lawful attorney in fact to acknowledge and deliver these presents as its act and deed.

Attest:

VNB MORTGAGE CORPORATION


 William D. Grove
 Assistant Secretary

By: 
 Robert D. Steele, Jr.
 Assistant Vice President

STATE OF VIRGINIA)

) SS:

CITY OF RICHMOND)

I HEREBY CERTIFY that on this 4th day of May 1979, before me, the undersigned officer, personally appeared Robert D. Steele, Jr., who acknowledged himself to be the Assistant Vice President of VNB Mortgage Corporation, and that he, as such officer, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as Assistant Vice President.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.


 Notary Public

My Commission Expires: March 2, 1982

Return to:

Goldstein, Ahalt & Bennett
 4321 Hurtwick Rd. #300
 College Park, Md. 20742.